

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Christine M Snyder  
John C Snyder, Jr.  
Debtors

Case No. 20-02913-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jan 13, 2021

User: AutoDocket  
Form ID: 318JO1

Page 1 of 4  
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2021:**

Recip ID	Recipient Name and Address
db	+ Christine M Snyder, 353 North Street, Mc Sherrystown, PA 17344-1401
jdb	+ John C Snyder, Jr., 114 Allegheny Avenue, 1st Floor, Hanover, PA 17331-1803
cr	+ Attn: Support Servis SunTrust Bank now Truist Bank, P.O. Box 85092, Richmond, VA 23286-0001
5362737	+ Comenitycapital/sephor, Po Box 182120, Columbus, OH 43218-2120
5362742	+ KOHLS, PO BOX 1456, Charlotte, NC 28201-1456
5362746	+ LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
5362750	+ MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5362748	+ Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5362760	+ Pat Klinedinst, 84 Seneca Drive, Hanover, PA 17331-7724
5362761	+ PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
5362765	+ Sephora Visa/Comenity, PO BOX 659450, San Antonio, TX 78265-9450
5362766	+ Steps to Recovery, 1400 Veterans Highway, Levittown, PA 19056-2115
5362779	+ ULTA MC- Comenity, PO BOX 659450, San Antonio, TX 78265-9450

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jan 14 2021 00:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5362723	+ EDI: RMSC.COM	Jan 14 2021 00:13:00	Amazon/Synchrony, Po BOX 960013, Orlando, FL 32896-0013
5362724	+ EDI: BANKAMER.COM	Jan 14 2021 00:13:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
5362730	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 13 2021 19:20:00	Citizens Bank, Attn: Bankruptcy, 1 Citizens Dr, Riverside, RI 02915
5362725	+ EDI: CAPITALONE.COM	Jan 14 2021 00:13:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5362726	+ EDI: RMSC.COM	Jan 14 2021 00:13:00	Care Credit/Synchrony, PO BOX 960061, Orlando, FL 32896-0061
5362727	+ EDI: CITICORP.COM	Jan 14 2021 00:13:00	Citi bank, Citicorp Credit Svcs/Centralized BK Dept, Po Box 790034, St Louis, MO 63179-0034
5362728	+ EDI: CITICORP.COM	Jan 14 2021 00:13:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5362731	+ EDI: WFNNB.COM	Jan 14 2021 00:13:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5362732	+ EDI: WFNNB.COM	Jan 14 2021 00:13:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
5362733	+ EDI: WFNNB.COM	Jan 14 2021 00:13:00	Comenity Bank/Wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

5362735	+ EDI: WFNNB.COM	Jan 14 2021 00:13:00	ComenityBank/Venus, Attn: Bankruptcy Dept, Po Box 182273, Columbus, OH 43218-2273
5362734	+ EDI: WFNNB.COM	Jan 14 2021 00:13:00	Comenitybank/Maurices, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5362738	+ EDI: WFNNB.COM	Jan 14 2021 00:13:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 183003, Columbus, OH 43218-3003
5362736	+ EDI: WFNNB.COM	Jan 14 2021 00:13:00	Comenitycapital/bjsclb, Attn: Bankruptcy Dept, Po Box 183003, Columbus, OH 43218-3003
5362739	+ EDI: CBS7AVE	Jan 14 2021 00:13:00	Country Door/Swiss Colony, Attn:Bankruptcy, 1112 Seventh Ave, Monroe, WI 53566-1364
5362740	+ EDI: DISCOVER.COM	Jan 14 2021 00:13:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5362741	+ EDI: RMSC.COM	Jan 14 2021 00:13:00	HSN, PO BOX 530905, Atlanta, GA 30353-0905
5362744	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 13 2021 19:20:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5362746	+ EDI: LENDNGCLUB	Jan 14 2021 00:13:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
5362747	+ EDI: RMSC.COM	Jan 14 2021 00:13:00	Lowes/Synchrony, PO BOX 530914, Atlanta, GA 30353-0914
5362749	+ EDI: WFNNB.COM	Jan 14 2021 00:13:00	Maurices/Comenity, PO BOX 659450, San Antonio, TX 78265-9450
5362762	Email/Text: Bankruptcy.Notices@pnc.com	Jan 13 2021 19:20:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
5362763	Email/Text: Bankruptcy.Notices@pnc.com	Jan 13 2021 19:20:00	PNC Bank, PO BOX 856177, Louisville, KY 40285
5362764	+ EDI: RMSC.COM	Jan 14 2021 00:13:00	QVC/Synchrony, PO BOX 530905, Atlanta, GA 30353-0905
5362768	+ EDI: STF1.COM	Jan 14 2021 00:13:00	Suntrust Bk, Attn: Bankruptcy, Mail Code VA-RVW-6290 POB 8509, Richmond, VA 23286-0001
5362770	+ EDI: RMSC.COM	Jan 14 2021 00:13:00	Syncb/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5362769	+ EDI: RMSC.COM	Jan 14 2021 00:13:00	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5362771	+ EDI: RMSC.COM	Jan 14 2021 00:13:00	Syncb/zulily, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5363323	+ EDI: RMSC.COM	Jan 14 2021 00:13:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5362772	+ EDI: RMSC.COM	Jan 14 2021 00:13:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5362773	+ EDI: RMSC.COM	Jan 14 2021 00:13:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
5362774	+ EDI: RMSC.COM	Jan 14 2021 00:13:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5362775	+ EDI: RMSC.COM	Jan 14 2021 00:13:00	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5362776	+ EDI: RMSC.COM	Jan 14 2021 00:13:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5362777	+ EDI: RMSC.COM	Jan 14 2021 00:13:00	Synchrony/Ashley Furniture Homestore, Attn:

			Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5362778	+ EDI: WFNNB.COM	Jan 14 2021 00:13:00	Torrid- Comenity, PO BOX 659584, San Antonio, TX 78265-9584
5362780	+ EDI: WFNNB.COM	Jan 14 2021 00:13:00	Venus/Comenity, Po BOX 659450, San Antonio, TX 78265-9450
5362781	+ EDI: WFNNB.COM	Jan 14 2021 00:13:00	Victoria Secret, PO BOX 659728, San Antonio, TX 78265-9728
5362782	+ EDI: WFNNB.COM	Jan 14 2021 00:13:00	Wayfair- Comenity, PO BOX 659617, San Antonio, TX 78265-9617
5362783	+ EDI: RMSC.COM	Jan 14 2021 00:13:00	Zulilly/Synchb, PO BOX 530993, Atlanta, GA 30353-0993

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5362729	*+	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5362743	*+	KOHL'S, PO BOX 1456, Charlotte, NC 28201-1456
5362745	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5362751	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5362752	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5362753	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5362754	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5362755	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5362756	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5362757	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5362758	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5362759	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5362767	*+	Steps to Recovery, 1400 Veterans Highway, Levittown, PA 19056-2115

TOTAL: 0 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2021 at the address(es) listed below:

Name	Email Address
Rebecca Ann Solarz	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Steven M. Carr (Trustee)	

District/off: 0314-1  
Date Rcvd: Jan 13, 2021

User: AutoDocke  
Form ID: 318JO1

Page 4 of 4  
Total Noticed: 53

stevecarr8@comcast.net pa31@ecfbis.com;debclick@comcast.net;julie.reamcarrllc@gmail.com

Taylor K Thomas

on behalf of Debtor 1 Christine M Snyder tthomas@beckerlawgrouppe.com

Taylor K Thomas

on behalf of Debtor 1 John C Snyder Jr. tthomas@beckerlawgrouppe.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 Christine M Snyder  
First Name Middle Name Last Name

Debtor 2 John C Snyder Jr.  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:20-bk-02913-HWV**

Social Security number or ITIN xxx-xx-8463  
EIN --\_-----

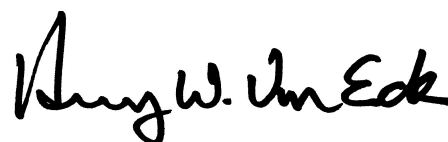
Social Security number or ITIN xxx-xx-4564  
EIN --\_-----

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christine M Snyder

1/13/21**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Ryan Eshelman, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**